

**City of Fort Lauderdale**



**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2025-2026, 2026-2027, 2027-2028**

**Reviewed and Approved by FHFC on 2-19-2025**

**Approved by City Commission on 03-18-2025**

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**I. Program Details:**

**A. LG(s)**

Name of Local Government	City of Fort Lauderdale
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

**B. Purpose of the program:**

- To meet the housing needs of the very low, low and moderate-income households.
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

**C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028**

**D. Governance:** The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must follow applicable statutes, rules and any additional requirements as established through the Legislative process.

**E. Local Housing Partnership:** The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

**F. Leveraging:** The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

**G. Public Input:** Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

**H. Advertising and Outreach:** SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

**I. Waiting List/Priorities** During each funding cycle the city will advertise the total number of applications that will be accepted in the Public Notice of Funding, Intake will receive applications based on funding amount. Additional applicants will be received if needed. Completed applications and documentation will be reviewed for eligibility. Each applicant is processed in the order of eligibility determination. Applicants will be maintained in an order of receipt using the first qualified first served process. Purchase Assistance applications are processed on a first-qualified, first-served basis through participating in sub-recipient non-profit agencies.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

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|--|
| <ol style="list-style-type: none"> <li>1. Elderly and Special Needs persons</li> <li>2. Very low-income Applicants in the target area of east of I-95, West of NW 9<sup>th</sup> Avenue, South of Sunrise and North of Broward Blvd.</li> <li>3. Development of new construction -homeownership</li> <li>4. Rental Development of affordable housing throughout the city</li> <li>5. Very low-income persons for Purchase Assistance Strategy</li> </ol> |
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**J. Discrimination :** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

**K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant base Rental Counseling, and Foreclosure Prevention Counseling.

**L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such an average area purchase price may be calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

**M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at [www.floridahousing.org](http://www.floridahousing.org).

*“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.*

**N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the money deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:** “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:** “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

- Q. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	SHIP Administration, inspections, write-ups, intake	10%
Third Party Entity/Sub-recipient		

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*
- S. Project Delivery Costs:** The city will provide \$1500.00 project delivery cost to a participating non-profit agency to complete the purchase assistance intake process and provide housing counseling for each approved Purchase Assistance File. This amount is included in the recorded mortgage and note.

**T. Essential Service Personnel Definition (ESP):** The City of Fort Lauderdale essential services will include teachers and educators, other school districts, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

**U. Describe efforts to incorporate Green Building and Energy Saving products and processes:**

The City of Fort Lauderdale, when economically feasible will incorporate the following Green Building initiatives:

1. Energy Star rated refrigerators and ceiling fans with light fixtures
2. Energy Star fluorescent light fixtures throughout units
3. High-efficiency air conditioning units with programmable thermostats
4. Well-insulated exterior walls and ceilings
5. Light colored roofing materials
6. Low/no VOC paint for all interior walls)Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint
7. Light colored exterior paint
8. Utilization of environmentally friendly pesticides
9. High efficiency low flow and/or dual flushing toilet systems
10. Low-flow shower heads and faucets
11. Durable long-lasting asphalt roof shingles and light-colored reflective roofing material.
12. Utilization of recycled material for flooring, insulation, counter tops, and concrete driveways.
13. New home construction shall require HVAC ducts to be in conditioned spaces.
14. Landscaping will utilize drought-tolerant native trees, shrubs and ground cover and will include the preservation of state-protected mature trees. Landscape material shall also be oriented to provide shade and minimal heat gain for new construction of single-family homes.
15. Energy efficient impact resistant windows, sealing of all accessible gaps, cracks, and holes in building envelopes.
16. Replacement Housing Projects will require contractors to recycle all metals to scrap yards.

**V. Describe efforts to meet the 20% Special Needs set-aside:** The city partners with local social service agencies serving the designated special needs populations as defined in s. 420.0004 (13) .Florida Statutes, homeowner's associations where special needs families live and non-profit agencies that administer the purchase assistance program to achieve the goal of the special needs set-aside. The goals will be met through owner-occupied rehabilitation, demolition/reconstruction, and purchase assistance strategies.

**W. Describe efforts to reduce homelessness:** The city works with homeless affiliated agencies including the Continuum of Care serving the local homeless population and those at risk of being homeless through HOME-ARP Non-congregate shelter, SHIP rapid-re-housing rental assistance for the elderly, foreclosure prevention, rental assistance strategies and HOME Program tenant based rental assistance (TBRA) with priority given to households with a special needs person.

**Section II. LHAP Strategies:**

<b>A. Owner Occupied Rehabilitation</b>	Code: 03
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<p>a. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, including but not limited to electrical, plumbing, roof replacements, windows, ac/heating, structural items, flooring replacement and bathroom repairs or replacements. May be used to pay City code liens, fines or violations not waived by the City, homeowners/flood insurance, property taxes, temporary relocations and Heir’s Property title clearing legal services fees.</p>
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$85,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Funds will be a deferred loan secured by a recorded subordinate mortgage and note.
  2. Interest Rate: 0%
  3. Years in loan term: 15 years
  4. Forgiveness: Loan is forgiven in full at the end of 15 years
  5. Repayment: No repayment required as long as loan is in good standing.
  6. Default: Loan becomes due and payable upon sale, lease, rent or transfer of title, foreclosure, abandonment, or owner’s death. Loan may be assumed by SHIP eligible heir if the homeowner(s) dies.
- f. Recipient/Tenant Selection Criteria: Applicants will be served based on a first-qualified, first-served basis with priorities in Section 1.1.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: All work will be performed by the contractor from the City’s Rehabilitation List approved by Housing & Community and will be awarded to the lowest bidders. The city will not subordinate to any reverse type of mortgage. Loan subordination will be subject to the terms and conditions as per City’s Subordination Policy and Resolution 00-175 as approved by the City Commission. There must be satisfaction with any prior rehab liens before any additional assistance can be provided. Manufactured housing, including but not limited to , mobile homes , modular homes or container homes are not eligible.

<b>B. Emergency Housing Repair</b>	Code: 06
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a. Summary: SHIP funds will be awarded to applicants in need of emergency repairs that require immediate attention including roof replacement, window replacement, septic repair/replacement, plumbing, air condition units, electrical repairs (including electrical re-wire), installation of handicap ramp, painting of home, replacement or repair of fence, tree cutting, making bathrooms ADA compliant and driveways. These funds may also be used to pay any code liens, fines or violations not waived by the City and homeowner/flood insurance, property taxes and temporary location.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000.00
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Grant with no repayment required.
  - 2. Interest Rate: N/A
  - 3. Years in loan term: N/A
  - 4. Forgiveness: N/A
  - 5. Repayment: N/A
  - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be selected on a first-qualified, first-served basis with priorities in Section 1.1.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assisted applicants can only benefit from the program one time with the exception of those affected by a disaster.  
 The Loan to Value ratio should not exceed 80%.  
 The home value cannot exceed the current SHIP home purchase price.  
 Manufactured housing, including but not limited to , mobile homes , modular homes or container homes are not eligible.  
 Applicants can apply from the owner-occupied rehab waiting list.

<b>C. Strategy Name: Purchase Assistance without Rehab</b>	Code: 01, 02
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- a. Summary: SHIP funds will be awarded for down payment assistance, closing cost assistance, and /or principal reductions to eligible first-time homebuyer households to purchase a newly constructed or existing homes including but not limited to single-family dwelling, townhouse, or condominium, including homes within a community land trust (CLT). A newly constructed home must have received a certificate of occupancy within the last twelve months. The city will not provide funding for rehab, but seller or homeowner may have rehab completed prior to the City's inspection for funding approval.
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$90,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded mortgage and note.
  2. Interest Rate: 0 %
  3. Years in loan term: 15 years
  4. Forgiveness: Loan will be forgiven in full at the end of 15 years
  5. Repayment: No repayment as long as loan is in good standing.
  6. Default: Loan becomes due and payable upon sale, lease, rent or transfer of title, Abandonment, foreclosure and owner's death. Loan may be assumed by SHIP eligible heir If the homeowner dies.
- f. Recipient/Tenant Selection Criteria: Applicants will be served based on a first qualified, first served basis with priorities in Section I.I.
1. Receive a commitment from a first mortgage lender licensed under Part III of Chapter 494, Florida Statutes. All first mortgage lenders shall be a Mortgage Lender International Mortgage & Finance Group (IMFL).
  2. Meet the definition of a First Time Homebuyer as described in Section 1.1
  3. Receive a two-year Certificate of Housing Counseling from a HUD-certified Agency. This certification is required prior to application.
  4. Have an inspection by licensed home property inspection company including Termite and roof inspections.
  5. Property must pass City inspections before purchase.
  6. All program funds must be used to pay closing cost, housing counseling, down payment or principal reductions and must not be used for debt consolidation Or cash-out to applicants.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: All applicants must contribute a minimum of \$1000.00 towards the home purchase.  
Manufactured housing, including but not limited to mobile homes, modular homes, or container homes, are not eligible.

<b>D. Rental Assistance for the Elderly</b>	Code: 13
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a. Summary: SHIP funds will be awarded to assist income eligible Elderly household with persons 62 or older to pay rent for up to six months because of a financial hardship. Financial hardship is when someone has difficulty paying their rent. It can be caused by a number of reasons, including illness, unemployment, death of spouse causing loss of income , loss of job, sickness or other change in circumstances provided in a written statement.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$15,000.00
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Grant
  - 2. Interest Rate: N/A
  - 3. Years in loan term: N/A
  - 4. Forgiveness: N/A
  - 5. Repayment: N/A
  - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be served on a first-qualified, first served basis. Applicants must be 62 years of age or older and provide written documentation of their specific hardship.
- g. Sponsor Selection Criteria: N/A

Additional Information: Participating Applicants must meet SHIP Program requirements including income limit requirements. This is one-time assistance. Applicant must provide written explanation of hardship.

<b>E. Demolition/Reconstruction</b>	Code: 4
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a. Summary: SHIP funds will be awarded to assist households when the cost of repairing the home exceeds fifty (50) percent of the current property assessed value based on an evaluation of the total repair cost.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$400,000.00
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a Subordinate mortgage and note.
  - 2. Interest Rate: 0 %

3. Years in loan term: 20 years
4. Forgiveness: Loan will be forgiven in full at the end of 20 years
5. Repayment: No repayment required as long as loan is in good standing
6. Default: Full loan amount becomes due and payable upon sale lease, rent or transfer of title, abandonment, owner's death. Loan may be assumed by SHIP income eligible heir if the homeowner dies. If the legal heir is not SHIP-eligible or chooses not to occupy the home, the unforgiven balance is to be immediately due and payable.

f. Recipient/Tenant Selection Criteria: Applicants will be served based on a first-qualified, first-served basis with priorities in Section I. I.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information: All work will be performed by the contractors on the City's Approved Rehabilitation Contractor's List and will be awarded to the lowest bidders.  
 The city will not subordinate to any reverse mortgage.  
 Loan subordination will be subject to the terms and conditions as per City's Subordination Policy and Resolution 00-175 as approved by the City Commission.  
 There can be no liens including a first or second mortgage (HELOC). City will conduct a Title Search prior to approval to determine any other liens on property.  
 Manufactured housing including, but not limited to, mobile homes, modular homes or container homes are not eligible for assistance .

<b>F. Rental Development</b>	Code 14, 21
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<p>a. Summary: SHIP funds will be awarded to developers including For-profit agencies, Non-profit agencies and City of Fort Lauderdale Certified Community Housing Development Organizations (CHDOS) for new construction rental units or rehabilitation of existing rental units. Funds will be awarded for new construction developments being financed through state or federal housing programs as gap financing. The rehabilitation of existing rental units will provide funding for the rehabilitation construction costs upon verification by the City's inspection with no additional funding required.</p>
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b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, moderate and households up to 140%

d. Maximum award: Up to \$200,000.00 per unit. Up to 1,000,000.00 per development.

e. Terms :

1. Repayment loan/deferred loan/grant: for-profit developer's funds will be awarded as a loan secured by a recorded subordinate mortgage and note. For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0 %
3. Years in loan term: 30 years for for-profit developers; 15 years for non-profit developers and property will remain affordable in perpetuity .
4. Forgiveness: A non-profit loan will be forgiven at the end of 15 years, loans to for-profit are not forgiven.

- 5. Repayment: A for-profit must repay loan at the end of 30 years.
- 6. Default: If the developer is foreclosed on or placed in default by a superior mortgage holder, sells the property  
Prior to the end of the affordability period, fails to comply with the terms of the written agreement, failure to maintain standards for compliance by any of the other funding sources, the loan will be immediately due and payable.

- f. Recipient/Tenant Selection Criteria: Each tenant household in a SHIP assisted unit must meet income qualifications for the program as determined and reported by the developer’s management company for the development.
- g. Sponsor Selection Criteria: Developers will apply to the city through an unsolicited proposal, RFP or RFQ process that is open year-round if funding is available. The developer must provide proof of experience in providing affordable rental housing, proof of financial capacity, evidence of site control or contract for sale, proof of the ability to proceed by providing all required documents, a housing unit design that meets with the City’s housing element per the City’s Comprehensive Plan. Show ability to contribute a minimum 12.5% of the awarded amount for construction of new rental units and provide proof of uses and sources for the project. This is no gap financing required for Rental Rehabilitation loans for CHDOs. The city may award directly to developers including CHDOs without the RFQ or RFP Process if they meet the aforementioned requirements.
- h. Additional Information:

N/A

<b>G. New Construction for Home Ownership</b>	Code: 10
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a. Summary: SHIP Funds will be awarded to eligible housing developers including non-profit agencies, City of Fort Lauderdale Certified Community Housing Development Organizations (CHDOs) and for-profit agencies for acquisition, infrastructure, and construction costs associated with producing affordable, residential, owner-occupied housing for SHIP eligible homebuyers.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate and households Up to 140% AMI.
- d. Maximum award: Up to \$ 90,000 Homebuyer & \$200,000 maximum award per unit Developer.
- e. Terms:
  1. Repayment loan/deferred loan/grant: SHIP assistance will be repaid to the city from sale proceeds.  
Developer: a deferred payment construction lien will be placed on the property during construction and released upon sale of the home to an eligible SHIP applicant.  
Homebuyer: a deferred payment loan secured by a mortgage and note.
  2. Interest Rate: Homebuyer-0% ; Developer: 0%
  3. Years in loan term: Homebuyer: 15 years, Developer: 2 years.
  4. Forgiveness: Developer Loan is not forgiven; Homebuyer Loan will be forgiven at the end of 15 years.

- 5. Repayment: Homebuyer: No repayment required as long as loan is in good standing. Developer will repay City loan upon sale of units to a SHIP eligible homebuyer. Developers will be given a 15% development fee for each unit from the development loan provided.
- 6. Default: Developer: City will recapture the subsidy if developer does not successfully complete Construction of units and sale within 1 year of the date of recorded mortgage agreement.  
Homebuyer: City will recapture the full subsidy provided if homeowner sells, leases, transfers title or dies without SHIP eligible heirs to assume lien.

- f. Recipient/Tenant Selection Criteria: Applicants will be served on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: Eligible Affordable housing developer including CHDOs will apply to the City through unsolicited proposals, or through a Request Funding Proposal process. The city may award directly to a certified CHDO or developer without a Request for Funding Proposal (RFP) or Request Qualification (RFQ) process if they meet the Eligible Development Checklist.
- h. Additional Information: SHIP funding may be awarded directly without the RFP or RFQ process provided the development meets the requirements of the development checklist. Shovel ready projects are preferred. Manufactured housing, including but not limited to, mobile homes , modular homes or container homes are not eligible.

<b>H. Disaster Repair</b>	Code: 05, 16
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- a. Summary: SHIP funds will aid households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any SHIP funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
  - (a) Emergency supplies for eligible households for weatherproofing damaged homes, including tarps.
  - (b) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
  - (c) Construction of wells or repair of existing wells where public water is not available.
  - (d) Payment of insurance deductibles for rehabilitation of homes covered under homeowner’s Insurance policies.
  - (e) Security deposit for eligible recipients that have been displaced from their homes due to Disasters including a pandemic.
  - (f) Rental Assistance, including hotel vouchers, for eligible homeowners that have been displaced from their homes due to Disasters including a pandemic.
  - (g) Rental Assistance, including hotel vouchers and/or security deposits, for eligible renters that have been displaced due to disaster or pandemic.
  - (h) Purchase of temporary shelter, including but not limited to: travel trailers, Manufactured Housing Units (MHU), portable shelters, container housing and pallet shelters.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate, and households up to 140% of the AMI
- d. Maximum award: \$15,000

- e. Terms:
  1. Repayment loan/deferred loan/grant: Grant
  2. Interest Rate: N/A
  3. Years in loan term: N/A
  4. Forgiveness: Grant
  5. Repayment: Grant
  6. Default: N/A
  
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for the elderly (62 or older) and Special Needs households.
  
- g. Sponsor Selection Criteria: NA
  
- h. Additional Information: If homeowner is insured, proceeds from the insurance must be used first before SHIP Funds, except for the payment of the deductible. Applicants must show proof of the written denial response from FEMA if applicable.
 

Repair of Manufactured housing including but not limited to, mobile homes , modular homes or container homes are not eligible.

<b>I. Rapid Re-Housing</b>	Code: 13, Code 26
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a. Summary: SHIP funds will be awarded to renter households that need assistance for rental subsidies for first, last, security, and utility deposit assistance and rent for up to 12 months if funding is available after payment of first ,last, security and utility deposit. To be eligible for rental subsidies, the household receiving assistance must include at least one adult who is homeless as defined in S. 420.621 or special needs as defined in 420.0004 (13)

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028.
  
- c. Income Categories to be served: Very low, low and moderate
  
- d. Maximum award: \$15,000.00
  
- e. Terms:
  7. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
  8. Interest Rate: N/A
  9. Years in loan term: N/A
  10. Forgiveness: N/A
  11. Repayment: N/A
  12. Default: N/A
  
- f. Recipient/Tenant Selection Criteria: Applicants who are homeless or at risk of homelessness will

referred by the local Continuum of Care Coordinated (COC) Entry System, and be assisted on a first qualified, first served basis. Applicants with one or more special needs household members may apply directly or may be referred by a special needs service provider. If an applicant comes directly to the city and not through the COC, they will be referred to the COC for evaluation.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This strategy will follow the City of Fort Lauderdale’s Rapid Re-housing Policies and Procedures. Assistance is limited to a one-time grant. Applicants will find acceptable housing units preferrable within Fort Lauderdale City limits, however if no housing unit is available in the City of Fort Lauderdale applicant may live outside of the city limits of Fort Lauderdale considering factors like location, size, quality, and affordability. SHIP funds may be used for rental units located outside of Fort Lauderdale City limits. Written Documentation of not being able to find rental unit within city limits must be provided.

<b>J. Foreclosure Prevention Strategy</b>	Code: 7
---	---------

a. Summary: SHIP funds will provide funding to homeowners at least four months (120 days) delinquent in their mortgage payment to avoid foreclosure and retain their homes. This a one-time (lifetime) per household assistance strategy. Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance), attorney’s fees, late fees, housing counseling fees, HOA fees and other customary fees. Must demonstrate financial capability to pay monthly mortgage payments going forward after arrearage amount is paid. The city must be added as an Additional Insured party on the homeowner’s property insurance.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate and households up to 140% AMI.
- d. Maximum award: \$35,000
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred Loan secured by a note and mortgage
  2. Interest Rate: 0%Years in loan term: 5 years
  3. Forgiveness: Forgiven at end of 5 years
  4. Repayment: None if the loan is in good standing
  5. Default: The deferred payment will become immediately due and payable to the City of Fort Lauderdale if:
    - a. Homeowner sells, transfers or disposed of the property by means including Bankruptcy, or foreclosure
    - b. Homeowner dies or if married, the survivor dies
    - c. Homeowner refinances their first mortgage
    - d. Homeowner obtains a reverse mortgage
    - e. Homeowner fails to continuously occupy the home
    - f. The unit is leased/rented.

- f. Recipient/Tenant Selection Criteria:
  - a. Eligible persons earning up to 140% of the area’s median income are first qualified, first served.
  - b. Completion of foreclosure counseling through HUD approved Agency

Foreclosure applicants must show that the nonpayment of their mortgages is not through their own doing:

Eligible reasons are:

1. Loss of employment
2. Medical expenses
3. Death in the family
4. Divorce or separation
5. Critical illness
6. Other reasons as approved by City on a case-by-case Basis.
7. Home repair bills.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information:

1. If dwelling is refinanced, the SHIP Loan is due in full immediately.
2. Applicant must show ability to make future mortgage payments.
3. Foreclosure amount cannot exceed the maximum award of \$35,000.
4. Assistance will only be provided for a 1<sup>st</sup> mortgage.
5. There cannot be any city, state or federal outstanding liens.
6. Subject to funding availability

### III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A. Name of the Strategy: **Expedited Permitting**  
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Ordinance C-98-64 was adopted on December 8, 1998, to provide for an expedited permitting Process to assist developers of affordable housing in getting through the development review Process. The city has identified staff persons as the expeditors that will have the Responsibility for expediting applications for affordable housing. Ordinance C-98-64 was implemented. Effective January 1, 2024, all permits must now be submitted digitally (meaning paperless). The Development Services Department (DSD) will no longer accept paper permit applications or plans.

DSD has a team of employees dedicated to solving permitting problems called the Permit Solutions Team which provides a customer approach to navigating the process, including but not

limited to zoning, permitting, business tax and construction. This Team works closely with DSD to ensure permitting is hassle-free & efficient & can assist every type of customer. DSD is committed to completing all initial permit reviews within 30 days or less of receipt of permit application

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for reviewing local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

The City of Fort Lauderdale's Housing & Community Development (HCD) and the Affordable Housing Advisory Committee develops the Affordable Housing Incentive Plan annually work closely with the Urban Design & Planning Division (UDP) regarding any proposed changes that will impact the cost of housing. UDP attends various County review board meetings for recommendations on changes that would impact on the cost of housing and provide updates to HCD and other City Staff.

C. Other Incentive Strategies Adopted:

1. Name of the Strategy: **Affordable Housing Inventory List**

The preparation of a printed inventory of locally owned public lands suitable for Affordable housing.

Florida Statutes 166.0451, disposition of municipal property for affordable housing requires Cities to prepare an inventory list of City-owned properties deemed appropriate for affordable Housing every three (3) years.

In accordance with the Florida Statute 166.0451, on May 18, 2021, the City Commission approved Resolution No. 21-98 approving and adopting the City Housing Surplus list pursuant to Florida Statutes, Section 166.0451. It was determined in June 2024 that there were no changes to the adopted City Housing Surplus list and a new resolution was not needed.

2. Name of the Strategy: **Reduced Parking Requirements for Affordable Housing**

Created a standard parking requirement for affordable housing units,  
Permit parking reduction for affordable housing development to provide  
A review process for affordable housing developments.

Section 47.20 of Ordinance No. C-18-45 was amended on December 18, 2018, to provide a Standard parking ratio for affordable housing units. The parking ratio is one (1) parking space dwelling unit. An affordable housing development may request a parking reduction in any zoning district that permits residential development. Affordable housing developments will be allowed to count on-street parking toward its parking requirements. This will ensure that the on-street parking is an asset to the surrounding community by providing improved parking and pedestrian conditions.

3. Name of the Strategy: **Affordable Housing Trust Fund**

Created ongoing funding to support creation and preservation of affordable Housing.

Established January 4, 2017, and amended on September 25, 2018, to create incentives to encourage and stimulate a mixture of affordable housing units in Fort Lauderdale. One hundred percent (100%) of the net proceed of the sale of all city -owned residential surplus lots and fifteen (15%) of the proceeds of non-residential properties shall fund trust-Ordinance No. C-16-30.

4. Name of the Strategy: **Allowance of Flexible Lot Configurations**

The allowance of flexible lot configurations, including zero-lot-line configuration  
Including zero-lot-line configurations for affordable housing.

Per Sec.47-18.38-Single family dwelling: Zero-lot-line, single family detached units can request zero lot line

5. Name of the Strategy: **The Modification of Street Requirements for Affordable Housing Parking.**

The City's Master Plans require parallel on-street parking spaces to be maximized on all streets. frontages and the narrowing of travel lanes to increase public safety, reduce unnecessary paved areas, and increase communal parking for businesses and neighbors. Per Section 47.20.3- Reduction and exemptions, the number of required onsite parking spaces can be reduced by the number of on street parking spaces that about the site. Per Section 47-20.2-Parking and loading zone requirements, affordable housing parking requirements have been reduced to one parking space per unit.

6. Name of the Strategy: **The Support of Development near Transportation Hubs and Major and Major Employment Centers and Mixed -Use Developments**

Ordinance No. C-22-18 and Ordinance No. C-23-10 created a City-wide incentive that apply to the city's primary corridors and mixed-use regional activity centers. These areas are highly walkable, contain a mixture of both residential and commercial uses and have access to areas that can handle higher density development. Incentives include height bonuses, density bonuses, expedited review, parking reductions, reduced parking requirements, and access to residential units in exchange for affordable housing development.

**IV. EXHIBITS:**

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

F. Subordination Policy for Housing Rehabilitation and Purchase Assistance

G. Rapid Re-housing Policy

Exhibit A

Total	\$	143,292.00
Admin %		10.00%
		<b>OK</b>
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	\$	1,432,920.00
Salaries and Benefits	\$	138,000.00
Office Supplies and Equipment	\$	2,500.00
Travel Per-dem Workshops, etc.	\$	2,000.00
Advertising	\$	792.00
Other*	\$	
Total	\$	143,292.00
Admin %		10.00%
		<b>OK</b>
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	\$	1,432,920.00
Salaries and Benefits	\$	138,000.00
Office Supplies and Equipment	\$	2,500.00
Travel Per-dem Workshops, etc.	\$	2,000.00
Advertising	\$	792.00
Other*	\$	
Total	\$	143,292.00
Admin %		10.00%
		<b>OK</b>
<p>*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here but must be detailed in the LHAP main document.</p>		
<p>Details:</p>		

**Exhibit B**  
**Timeline for SHIP Expenditures**

**City of Fort Lauderdale**

\_\_\_\_\_ affirms that funds allocated for these fiscal years will  
(local government)  
meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>Closeout Report</b>
<b>2025-2026</b>	6/30/2027	6/30/2028	9/15/2028
<b>2026-2027</b>	6/30/2028	6/30/2029	9/15/2029
<b>2027-2028</b>	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

<b>Fiscal Year</b>	<b>Funds Not Expended</b>	<b>Closeout AR Not Submitted</b>
<b>2022-2023</b>	3/30/2028	6/15/2028
<b>2023-2024</b>	3/30/2029	6/15/2029
<b>2024-2025</b>	3/30/2030	6/15/2030

**Requests for Expenditure Extensions (close-out year ONLY) must be emailed to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org) and [kathy.cutler@floridahousing.org](mailto:kathy.cutler@floridahousing.org) and include:**

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year \_\_\_\_\_.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan/timeline of how/when the money will be expended.

*Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.*

**Other Key Deadlines:**

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government:

City of Fort Lauderdale

Estimated Funds (Anticipated allocation only):

\$ 1,432,920

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
6	Emergency Repair	Yes	11	\$20,000		\$20,000		\$20,000	\$220,000.00	\$0.00	\$220,000.00	11
3	Owner Occupied Rehabilitation	Yes	6	\$85,000		\$85,000		\$85,000	\$510,000.00	\$0.00	\$510,000.00	6
7	Foreclosure Prevention	Yes		\$35,000		\$35,000		\$35,000	\$0.00	\$0.00	\$0.00	0
10	New Construction for Homeownership	Yes	1	\$200,000		\$200,000		\$200,000	\$200,000.00	\$0.00	\$200,000.00	1
6	Emergency Repair	Yes	8	\$20,000					\$160,000.00	\$0.00	\$160,000.00	8
2	Purchase Assistance without Rehab	No	1	\$90,000		\$90,000			\$0.00	\$90,000.00	\$90,000.00	1
5	Disaster Repair	Yes		\$20,000					\$0.00	\$0.00	\$0.00	0
23	Homeowner Insurance/HOA fees /Arrears Utilities	No		\$10,000					\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		27		0		0		\$1,090,000.00	\$90,000.00	\$1,180,000.00	27
Purchase Price Limits:			<b>New</b>	\$ 636,806	<b>Existing</b>	\$ 636,806						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
13	Rental Assistance for the Elderly	No		\$15,000	5	\$15,000		15000	\$0.00	\$64,000.00	\$64,000.00	5
14,21	Rental Development	Yes		\$1,000,000		\$1,000,000		\$1,000,000	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	No		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
26	Rapid Re-housing	No		\$15,000	3	\$15,000		\$15,000	\$0.00	\$45,000.00	\$45,000.00	3
13	Rent Subsidy	No		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
18	Rental Eviction Prevention	No		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		0		8		0		\$0.00	\$109,000.00	\$109,000.00	8
Administration Fees				\$ 143,292				OK				
Home Ownership Counseling				\$ -								
<b>Total All Funds</b>				\$ 1,432,292				OK				

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.1%	OK
Homeownership % (65% requirement)		82.3%	OK
Rental Restriction (25%)		7.6%	OK
Very-Low Income (30% requirement)	\$ 1,180,000	82.3%	OK
Low Income (30% requirement)	\$ 45,000	3.1%	OK
Moderate Income	\$ -	0.0%	

		<b>2026-2027</b>								
		City of Fort Lauderdale								

Name of Local Government:

Estimated Funds (Anticipated allocation only): \$ 1,432,920

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total
	Homeownership										
6	Emergency Repair	Yes	11	\$20,000		\$20,000		\$20,000	\$220,000.00	\$0.00	\$220,000.00
3	Owner Occupied Rehabilitation	Yes	6	\$85,000		\$85,000		\$85,000	\$510,000.00	\$0.00	\$510,000.00
7	Foreclosure Prevention	Yes		\$35,000		\$35,000		\$35,000	\$0.00	\$0.00	\$0.00
10	New Construction for Homeownership	Yes	1	\$200,000		\$200,000		\$200,000	\$200,000.00	\$0.00	\$200,000.00
6	Emergency Repair	Yes	8	\$20,000					\$160,000.00	\$0.00	\$160,000.00
2	Purchase Assistance without Rehab	No	1	\$90,000		\$90,000			\$0.00	\$90,000.00	\$90,000.00
5	Disaster Repair	Yes		\$20,000					\$0.00	\$0.00	\$0.00
23	Homeowner Insurance/HOA fees /Arrears Utilities	No		\$10,000					\$0.00	\$0.00	\$0.00
									\$0.00	\$0.00	\$0.00
									\$0.00	\$0.00	\$0.00
	<b>Total Homeownership</b>		27		0		0		\$1,090,000.00	\$90,000.00	\$1,180,000.00
Purchase Price Limits:			New	\$ 636,806	Existing	\$ 636,806					

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total
13	Rental Assistance for the Elderly	No		\$15,000	5	\$15,000		\$15,000		\$64,000.00	\$64,000.00
14,21	Rental Development	Yes		\$1,000,000		\$1,000,000		\$1,000,000			
16	Disaster Assistance	No		\$20,000		\$20,000		\$20,000			
26	Rapid Re-housing	No		\$15,000	3	\$15,000		\$15,000		\$45,000.00	\$45,000.00
13	Rent Subsidy	No		\$20,000		\$20,000		\$20,000			
18	Rental Eviction Prevention	No		\$15,000		\$15,000		\$15,000			\$109,000.00
	<b>Total Rental</b>		0		8					\$109,000.00	
	Administration Fees			\$ 143,292			OK				
	Home Ownership Counseling			\$ -							
<b>Total All Funds</b>				\$ 1,432,292	OK						

Set-Asides											
Percentage Construction/Rehab (75% requirement)			76.1%		OK						
Homeownership % (65% requirement)			82.3%		OK						
Rental Restriction (25%)			7.6%		OK						
Very-Low Income (30% requirement)			\$ 1,180,000	82.3%	OK						
Low Income (30% requirement)			\$ 45,000	3.1%	OK						
Moderate Income			\$ -	0.0%							

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

City of Fort Lauderdale

Estimated Funds (Anticipated allocation only):			\$ 1,432,920									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
6	Emergency Repair	Yes	11	\$20,000		\$20,000		\$20,000	\$220,000.00	\$0.00	\$220,000.00	11
3	Owner Occupied Rehabilitation	Yes	6	\$85,000		\$85,000		\$85,000	\$510,000.00	\$0.00	\$510,000.00	6
7	Foreclosure Prevention	Yes		\$35,000		\$35,000		\$35,000	\$0.00	\$0.00	\$0.00	0
10	New Construction for Homeownership	Yes	1	\$200,000		\$200,000		\$200,000	\$200,000.00	\$0.00	\$200,000.00	1
6	Emergency Repair	Yes	8	\$20,000					\$160,000.00	\$0.00	\$160,000.00	8
2	Purchase Assistsance without Rehab	No	1	\$90,000		\$90,000			\$0.00	\$90,000.00	\$90,000.00	1
5	Disaster Repair	Yes		\$20,000					\$0.00	\$0.00	\$0.00	0
23	Homeowner Insurance/HOA fees /Arrears Utilities	No		\$10,000					\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		27		0		0		\$1,090,000.00	\$90,000.00	\$1,180,000.00	27
Purchase Price Limits:			<b>New</b>	\$ 636,806	<b>Existing</b>	\$ 636,806						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
13	Rental Assistance for the Elderly	No		\$15,000	5	\$15,000		15000	\$0.00	\$64,000.00	\$64,000.00	5
14,21	Rental Development	Yes		\$1,000,000		\$1,000,000		\$1,000,000	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	No		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
26	Rapid Re-housing	No		\$15,000	3	\$15,000		\$15,000	\$0.00	\$45,000.00	\$45,000.00	3
13	Rent Subsidy	No		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
18	Rental Eviction Prevention	No		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		0		8		0		\$0.00	\$109,000.00	\$109,000.00	8
Administration Fees				\$ 143,292		10%		OK				
Home Ownership Counseling				\$ -								
<b>Total All Funds</b>				\$ 1,432,292	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.1%	OK
Homeownership % (65% requirement)		82.3%	OK
Rental Restriction (25%)		7.6%	OK
Very-Low Income (30% requirement)	\$ 1,180,000	82.3%	OK
Low Income (30% requirement)	\$ 45,000	3.1%	OK
Moderate Income	\$ -	0.0%	

# Signed Certification

# Signed Certification

# Resolution

# Resolution

## Exhibit F

### SUBORDINATION POLICY FOR HOUSING REHABILITATION AND PURCHASE ASSISTANCE

If at some time in the future you wish to refinance your first mortgage, you will need to submit a letter to the city requesting subordination. Upon receipt of your request, a copy of the City's Subordination Policy will be provided to you. The following are some of the basic requirements in order for subordination to be considered:

- The City will **consider** taking a subordinate position if at least one of the following conditions exist and can be supported by documentation: You a) Are experiencing financial hardship which could be alleviated by securing a lower fixed interest rate 1<sup>st</sup> mortgage, with corresponding lower mortgage payments; b) Are experiencing a pending foreclosure through no fault of your own; c) Suffered a personal hardship (i.e. death of spouse, loss of employment, reduction of income, illness, fire or natural disaster, etc.) through no fault of your own, causing you to be unable to make the current mortgage payment. NOTE: The City of Fort Lauderdale **will not** subordinate to any type of reverse mortgage.
- At least one (1) year has passed since the assistance from the City has been completed, or two (2) years have passed since your last subordination.
- If you intend to receive "cash out" from your refinance closing, at least 51% of the funds must be used for improvements to the home.
- Copy of the new loan documents (e.g. Good Faith Estimate, Truth in Lending, Mortgage Application, property appraisal, loan commitment, etc.).
- Copy of current statement from your existing 1<sup>st</sup> mortgage showing monthly payment amount and existing interest rate.
- City will not subordinate due to a Reversed Mortgage

Per a resolution adopted by the City Commission, the following are required in order for eligible subordination requests to be granted:

- As a result of the refinance, the interest rate will be reduced by a minimum of two (2) whole percentage points (2%).
- Upon refinance, the combined loan-to-value ratio of the property cannot exceed 95%
- If the City is currently in the 1st mortgage position, subordination shall not be granted.

Subordination requests will only be processed for consideration when all required information requested in the Subordination Policy has been received. These items will then be reviewed, and you will be notified of what determination is made. If your submission is complete and determined to meet the requirements, processing time for actual subordination may take approximately another four (4) weeks. You always have the option to pay off the City's loan. To do so, please contact 954-828-4527 to request a Payoff Statement.

## **City of Fort Lauderdale's SHIP Exhibit G Rapid Re-Housing Policy & Procedure**

The City of Fort Lauderdale's SHIP Rapid Re-Housing Program (RRHP) will provide rental subsidy for up to twelve (12) months. Subsidies include (1<sup>st</sup>, last & security) and utility deposit up to the maximum awarded amount as per the most current approved SHIP Local Housing Assistance Plan (LHAP) Rapid Re-Housing Strategy for individuals residing in Fort Lauderdale.

Most current LHAP can be found at [Housing and Community Development | City of Fort Lauderdale, FL](#)

This Rapid Re-Housing Program shall be funded with SHIP funds administered by the Housing and Community Development Division (HCD), Developmental Services.

Neighborhood Support Division (NSD), City Manager's Office shall serve as a sub-recipient to administer the Rapid Re-Housing Program.

### **HCD Responsibilities:**

- Provide SHIP Funding.
- Provide RRHP applications and any updates
- Provide SHIP RRHP, LHAP Strategy and any updates
- Review Applicants package
- Provide SHIP Funding
- Provide updates to Sub-Recipient Agency

### **Sub-Recipient Agency Responsibilities:**

- Collaboration with landlords Build partnerships with landlords to ensure available housing options and address potential tenant concerns.
- Conduct Intake of eligible referral.
- Provide applicants with applications
- Ensure application and required documentation are completed by applicant
- Review and determine eligibility
- Coordinate with Applicant for Landlord information needed to process payment
- Complete the invoice, authorize party sign invoice for check request
- Send check request to Finance
- Follow-up on check payment
- Case Management
- Provide copy of completed file to HCD

### **1. Eligibility:**

- Applicants who are homeless or at risk of homelessness per the Rapid Re-Housing Strategy in the most current SHIP Local Housing Assistance Plan (LHAP).

## **Applicant Responsibilities**

- Complete Application and provide all documentation
- Contact eligible landlord and provide landlord information application, vendor form, and W-9 for payment directly to landlord.
- Provide any additional information to Neighborhood support needed for verification of income etc.

## **2. Application and Intake Process:**

- Referral pathways:

Referrals from the local Continuum of Care (CoC), Neighborhood Support or Housing & Community Development will be assisted on a first-qualified first-served basis by City staff in the Neighbor Support Division. Applicants with one or more special needs members may apply directly or may be referred to by a special needs provider and do not have to register with the CoC.

- Assessment process:

Eligible applicants will be referred to the Neighborhood Support Division to complete an application. Neighborhood support staff will conduct the intake process to determine applicants' eligibility including a comprehensive assessment of housing needs, barriers to housing stability, and required documentation. Applicants must provide proof that they are residing in Fort Lauderdale including Identification showing address in Fort Lauderdale or CoC registration showing in Fort Lauderdale.

## **3. Housing Search and Placement:**

- Housing criteria: Applicant will find an acceptable housing units preferable within Fort Lauderdale City limits, however if no housing unit is available in City of Fort Lauderdale applicant may live outside of the city limits of Fort Lauderdale considering factors like location, size, quality, and affordability.

## **Funding sources:**

Currently SHIP Funds will be used to fund the Rapid Re-Housing Program.